Case 13-11106-TPA Doc 59 Filed 02/19/17 Entered 02/20/17 00:50:25 Desc Imaged Certificate of Notice Page 1 of 5

**Form 213** 

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Alex Fink Diane Fink Debtor(s) Bankruptcy Case No.: 13–11106–TPA Related to Docket No. 57

Chapter: 13 Docket No.: 58 – 57

Concil. Conf.: May 23, 2017 at 09:30 AM

#### **ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **April 3, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

### OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **April 18, 2017,** if the Debtor(s) elect to file an *Amended Plan,* all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On May 23, 2017 at 09:30 AM a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: February 17, 2017

cm: All Creditors and Parties In Interest

Thomas P. Agresti, Judge United States Bankruptcy

## INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee P.O. Box 84051 Chicago, IL 60689–4002

## Case 13-11106-TPA Doc 59 Filed 02/19/17 Entered 02/20/17 00:50:25 Desc Imaged

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Alex Fink
Diane Fink
Debtors

Case No. 13-11106-TPA Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0315-1 User: vson Page 1 of 3 Date Rcvd: Feb 17, 2017 Form ID: 213 Total Noticed: 68

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 19, 2017.
                    +Alex Fink, Diane Fink, 211 Frozen Toe Lane, Polk, PA 16342-4427
Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
db/jdb
                    +Alex Fink.
cr
13725305
                    +Andrew F. Gornall, Esquire, Goldbeck, McCafferty & McKeever,
                                                                                                         701 Market Street,
                      Suite 5000, Philadelphia, PA 19106-1541
                    +Barclays Bank Delaware, 125 S West St,
                                                                             Wilmington, DE 19801-5014
13709516
13778684
                    +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
13725313
                   ++COMCAST, 676 ISLAND POND RD, MANCHESTER NH 03109-4840
                   (address filed with court: Comcast, P.O. Box 3012, Southeastern, PA 19398-3012) +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3439 +Chase, Po Box 15298, Wilmington, DE 19850-5298 +Comenity Bank/Brylnhme, Po Box 182789, Columbus, OH 43218-2789
13709517
13709521
13709523
                   Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219

+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
13725316
13709525
                    +Ferrellgas, One Liberty Plaza MD40, Liberty Mo 64068-2971 Figi's Companies, Inc., ATTENTION: Recovery Operations, P.O. Box 7713,
13777874
                    Figi's Companies, Inc., AT Marshfield, WI 54449-7713
13791282
13709528
                    +Figis Inc, 3200 S Central Ave, Marshfield, WI 54404-0002
                    +Fingerhut/Metbk, Post Office Box 166, Newark, NJ 07101-0166

+First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

Gettington, 6250 Ridgewood Road, Cedar Lake, IN 46303

+HSBC, Post Office Box 17906, San Diego, CA 92177-7906

+HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
13725319
13709529
13725326
13725327
13725328
                    +Katsur, 926 Great Pond Dr Suite 2003, Altamonte Springs, FL 32714-7244
+National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
+Primary Financial Services, 3115 North 3rd Ave, Suite 112, Phoenix, AZ 85013-4387
+Real Estate Mortgage Network, Inc., c/o Cenlar, FSB, Attention Payment Processing,
13725332
13709538
13725338
13790420
                      425 Phillips Boulevard, Ewing, NJ 08618-1430
                    +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
13709541
                     Salute, PO Box 105555, Atlanta, GA 30348-5555
13725340
                   Salute, PO Box 105555, Actanica, GA 30360-3333

+Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364

+Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715

+Sps, 10401 Deerwood Par, Jacksonville, FL 32256-5007

+Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-6497
13709543
13709544
13709547
13709548
                    +Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-64;
+Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
+Tribute, Po Box 105555, Atlanta, GA 30348-5555
13709549
13709551
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 18 2017 02:10:30
                      PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
                     E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2017 01:58:10
cr
                                                                              25 S.E. Second Avenue,
                      Recovery Management Systems Corporation,
                    Miami, FL 33131-1605
+E-mail/Text: bncmail@w-legal.com Feb 18 2017 02:04:05
                                                                                                 ALTAIR OH XIII, LLC,
13748437
                      C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
                     E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 18 2017 01:58:14
13713995
                      American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
                      Oklahoma City, OK 73126-8941
                     E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2017 01:58:09
13748240
                      Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
                      25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13709518
                    +E-mail/Text: bankruptcy@cavps.com Feb 18 2017 02:04:11
                                                                                                  Cavalry Portfolio Serv.
                      500 Summit Lake Dr, Valhalla, NY 10595-2322
                    +E-mail/Text: bankruptcy@cavps.com Feb 18 2017 02:04:11
13714576
                                                                                                  Cavalry SPV I, LLC,
                      500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
13709520
                    +E-mail/Text: kzoepfel@credit-control.com Feb 18 2017 02:04:00
                                                                                                           Central Loan Admin & R,
                      425 Phillips Blvd, Ewing, NJ 08618-1430
13725310
                    +E-mail/Text: kzoepfel@credit-control.com Feb 18 2017 02:04:00
                                                                  425 Phillips Blvd,
                      Central Loan Admin & Reporting,
                                                                                              Ewing, NJ 08618-1430
                    +E-mail/Text: bnc-bluestem@quantum3group.com Feb 18 2017 02:04:21
13709522
                                                                                                                Cit/Fhut,
                    6250 Ridgewood Road, St Cloud, MN 56303-0820
+E-mail/Text: creditonebknotifications@resurgent.com Feb 18 2017 02:03:27
13709524
                                                                                                                          Credit One Bank.
                      Po Box 98875,
                                          Las Vegas, NV 89193-8875
13765050
                    +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Feb 18 2017 02:04:32
                                                                                                            Duquesne Light Company,
                      c/o Bernstein-Burkley, P.C.,
                                                               707 Grant Street,
                                                                                         Suite 2200 Gulf Tower,
                      Pittsburgh, PA 15219-1908
13725321
                    +E-mail/PDF: gecsedi@recoverycorp.com Feb 18 2017 01:58:03
                                                                                                       GE Capital Retail Bank,
                      c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
                      Miami, FL 33131-1605
                     E-mail/PDF: gecsedi@recoverycorp.com Feb 18 2017 01:57:18 POB 965033, Orlando, FL 32896-5033
13725322
                                                                                                      GE Capital Retail Bank.
                     E-mail/PDF: gecsedi@recoverycorp.com Feb 18 2017 01:58:03
El Paso, TX 79998
13709530
                                                                                                                      Po Box 984100,
                                                                                                      Gecrb/Jcp,
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# Case 13-11106-TPA Doc 59 Filed 02/19/17 Entered 02/20/17 00:50:25 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0315-1 User: vson Page 2 of 3 Date Royd: Feb 17, 2017 Total Noticed: 68 Form ID: 213 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 13709531 +E-mail/PDF: gecsedi@recoverycorp.com Feb 18 2017 01:58:03 Gecrb/Paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005 +E-mail/PDF: gecsedi@recoverycorp.com Feb 18 2017 01:57:19 13709532 Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024 E-mail/Text: cio.bncmail@irs.gov Feb 18 2017 02:03:33 13725331 Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 1523U E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 18 2017 02:04:08 13721636 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617 13788261 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 18 2017 01:57:27 LVNV Funding, LLC its successors and assigns as, assignee of HSBC Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 13709535 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 18 2017 01:57:27 Lvnv Funding Llc, Greenville, SC 29603-0497 Po Box 10497, E-mail/Text: bkr@cardworks.com Feb 18 2017 02:03:21 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 13786527 +E-mail/Text: bkr@cardworks.com Feb 18 2017 02:03:21 13709536 Merrick Bank, Po Box 9201. Old Bethpage, NY 11804-9001 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 18 2017 02:03:56 13709537 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255 13762581 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 18 2017 02:10:30 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541 13873427 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 18 2017 02:10:30 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 18 2017 02:10:52 13709539 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 +E-mail/Text: csidl@sbcglobal.net Feb 18 2017 02:04:17 Premier Bankcard/ C 13737131 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208 E-mail/Text: bnc-quantum@quantum3group.com Feb 18 2017 02:03:38 13731074 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788 E-mail/Text: bnc-quantum@quantum3group.com Feb 18 2017 02:03:38 PO Box 788, Kirkland, WA 98083-0788 13745190 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2017 01:58:10 Kirkland, WA 98083-0788 13716504 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 13709545 E-mail/PDF: cbp@onemainfinancial.com Feb 18 2017 01:58:04 Springleaf Financial S, 535 Clairton Blvd Ste 37, Pleasant Hills, PA 15236 E-mail/PDF: cbp@onemainfinancial.com Feb 18 2017 01:57:20 13725346 Springleaf Financial Services, P.O. Box 3251, Evansville, IN 47731 SPRINGLEAF FINANCIAL SERVICES. 13791596 E-mail/PDF: cbp@onemainfinancial.com Feb 18 2017 01:58:04 PO BOX 971, EVANSVILLE, IN 47706 13725343 E-mail/PDF: cbp@onemainfinancial.com Feb 18 2017 01:57:20 Springleaf Financial, 535 Clairton Blvd Ste 37, Pleasant Hills, PA 15236 E-mail/PDF: cbp@onemainfinancial.com Feb 18 2017 01:57:20 13725344 Springleaf Financial, 618 Indiana Street, Evansville, IN 47731 13725352 +E-mail/Text: BankruptcyNotice@upmc.edu Feb 18 2017 02:04:23 UPMC Mercy, 1400 Locust Street, Pittsburgh, PA 15219-5114 TOTAL: 37 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* Real Estate Mortgage Network, Inc. 13709526 Fhut/Metbk 13709527 Fhut/Webbk 13709533 Gettington 13709534 Katsur 13709540 Primaryfin 13709542 Salute 13709546 Sprnglffin 13725306\* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014 13725307\* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3439 +Cavalry Portfolio Serv, 500 Summit Lake Dr, Valhalla, NY 10595-2322 +Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478 13725308\* 13725309\* 13725311\* Po Box 15298, Wilmington, DE 19850-5298 13725312\* 6250 Ridgewood Road, St Cloud, MN 56303-0820 +Comenity Bank/Brylnhme, Po Box 182789, Columbus, OH 43218-2789 +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875 13725314\* 13725315\* +Eastern Account System, 75 Glen Rd Ste 110, 13725317\* Sandy Hook, CT 06482-1175 +Figis Inc, 3200 S Central Ave, Marshfield, WI 54404-0002 13725318\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998 +Gecrb/Paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005 13725320\* 13725323\* 13725324\* 13725325\* +Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024 +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107 13725329\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, 13725330\* 13721640\*

SAINT CLOUD MN 56302-9617)

## Case 13-11106-TPA Doc 59 Filed 02/19/17 Entered 02/20/17 00:50:25 Desc Imaged Certificate of Notice Page 5 of 5

Page 3 of 3

Date Royd: Feb 17, 2017

TOTAL: 8

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Form ID: 213
                                                                                Total Noticed: 68
               ***** BYPASSED RECIPIENTS (continued) *****
                   ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
13721682*
                     (address filed with court: Jefferson Capital Systems LLC,
                                                                                                      PO BOX 7999,
                       SAINT CLOUD MN 56302-9617)
                    +Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
+Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
13725333*
13725334*
                    +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
+National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-10
13725335*
13725336*
                                                                                 Harrisburg, PA 17111-1036
                   +HORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, +Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 +Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208
13767767*
                                                                                                                                  Norfolk VA 23541)
13725337*
13758177*
13725339*
                                          575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
                     +Rjm Acq Llc,
13725345*
                   ++SPRINGLEAF FINANCIAL SERVICES, POBOX 3251, EVANSVILLE IN 47731-3251
                    (address filed with court: Springleaf Financial S,
                                                                                              535 Clairton Blvd Ste 37,
                       Pleasant Hills, PA 15236)
                    +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
+Spartan Financial Svc, 13730 S Point Blvd, Charlotte
+Sps, 10401 Deerwood Par, Jacksonville, FL 32256-5007
13725341*
13725342*
                                                                                      Charlotte, NC 28273-7715
13725347*
                    13725348*
13725349*
13725350*
                 +Tribute, Po Box 105555, Atlanta, GA 30348-5555

##+Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478

##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
13725351*
13709519
13714419
13709550
                 ##+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
                                                                                                                             TOTALS: 8, * 34, ## 3
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: vson

District/off: 0315-1

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below: Andrew F Gornall on behalf of Creditor Real Estate Mortgage Network, Inc. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com James Warmbrodt on behalf of Creditor Real Estate Mortgage Network, Inc. bkgroup@kmllawgroup.com Matthew John McClelland on behalf of Creditor Real Estate Mortgage Network, Inc. bkgroup@kmllawgroup.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Paul W. McElrath, Jr. on behalf of Joint Debtor Diane Fink ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com Paul W. McElrath, Jr. on behalf of Debtor Alex Fink ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  $\verb|ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com;pshcroft@ecf.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.$ rive.com Ronda J. Winnecour cmecf@chapter13trusteewdpa.com